

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

EDWIN N DELACRUZ  
JAMIE L. DELACRUZ  
Debtor(s)

Case No. 19-17758-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2019.
- 2) The plan was confirmed on 08/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/16/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,700.18.
- 10) Amount of unsecured claims discharged without full payment: \$52,760.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$99,502.36
Less amount refunded to debtor	\$1,552.41

**NET RECEIPTS: \$97,949.95**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,397.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,397.74**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY	Unsecured	NA	NA	1,136.80	1,136.80	0.00
ALLY	Secured	NA	10,886.80	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CRI	Secured	NA	23,147.54	NA	0.00	0.00
AR RESOURCES, INC	Unsecured	1,194.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	1,442.41	1,442.41	1,442.41	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,548.67	3,548.67	3,548.67	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,615.13	3,615.13	3,615.13	0.00
CITIBANK/BEST BUY	Unsecured	1,408.00	NA	NA	0.00	0.00
FREEDOM PLUS	Unsecured	28,049.00	NA	NA	0.00	0.00
GRASSY SPRAIN GROUP	Unsecured	NA	11,658.84	11,658.84	11,658.84	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	5,072.57	5,072.57	0.00
INTERNAL REVENUE SERVICE	Priority	NA	27,802.27	22,729.70	22,729.70	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	694.54	694.54	694.54	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,018.98	1,018.98	1,018.98	0.00
LOANDEPOT	Unsecured	10,491.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,318.98	2,318.98	2,318.98	0.00
LVNV FUNDING	Unsecured	NA	2,399.33	2,399.33	2,399.33	0.00
LVNV FUNDING	Unsecured	NA	1,480.75	1,480.75	1,480.75	0.00
LVNV FUNDING	Unsecured	NA	1,358.93	1,358.93	1,358.93	0.00
LVNV FUNDING	Unsecured	NA	1,693.53	1,693.53	1,693.53	0.00
MERRICK BANK	Unsecured	NA	1,744.77	1,744.77	1,744.77	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,822.92	1,822.92	1,822.92	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	2,410.44	2,410.44	2,410.44	0.00
NAVIENT SOLUTIONS, LLC. ON BEH/	Unsecured	NA	1,823.71	1,823.71	1,823.71	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	263,534.14	2,225.23	2,225.23	0.00
PINNACLE SERVICE SOLUTIONS LLC	Unsecured	NA	5,336.96	5,336.96	5,336.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	361.40	361.40	361.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	499.26	499.26	499.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,429.18	2,429.18	2,429.18	0.00
QUANTUM3 GROUP AS AGENT FOR	Unsecured	NA	4,861.05	4,861.05	4,861.05	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,518.41	1,518.41	1,518.41	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST LUKES HOSPITAL BETHLEHEM C/	Unsecured	581.06	NA	NA	0.00	0.00
ST. LUKES QUAKERTOWN HOSPITAL	Unsecured	3,231.64	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	7,806.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	2,435.23	2,435.23	2,435.23	0.00
TD BANK USA N.A.	Unsecured	NA	1,914.49	1,914.49	1,914.49	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,225.23	\$2,225.23	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,225.23</b>	<b>\$2,225.23</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$22,729.70	\$22,729.70	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$22,729.70</b>	<b>\$22,729.70</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,597.28</b>	<b>\$64,597.28</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,397.74</u>	
Disbursements to Creditors	<u>\$89,552.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$97,949.95</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.